

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Certificate of Notice
Caption in Compliance with D.N.J. LBR 9004-2(c)

44312
Morton & Craig LLC
William E. Craig, Esquire
110 Marter Ave., Suite 301
Moorestown, NJ 08057
Attorney for Credit Acceptance Corporation

In Re:

CRAIG R. HUGHES, JR.
MICHELLE L. HUGHES



Order Filed on August 11, 2017
by Clerk U.S. Bankruptcy Court
District of New Jersey

Case No. 16-14170

Adv. No.

Hearing Date: 7-25-17

Judge: (JNP)

**ORDER FOR ARREARAGE CURE, REGULAR MONTHLY PAYMENTS, INSURANCE, COUNSEL
FEES, AND STAY RELIEF UNDER CERTAIN CIRCUMSTANCES**

The relief set forth on page number two (2) through three (3) is hereby **ORDERED**.

DATED: August 11, 2017

A handwritten signature in black ink, appearing to read "Jerrold N. Poslusny, Jr.", written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

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Debtors: Craig and Michelle Hughes

Case No: 16-14170

Caption of Order: Order for arrearage cure, regular monthly payments, insurance, counsel fees, and stay relief under certain circumstances

This matter having brought before this Court on a Motion For Stay Relief filed by John R. Morton, Jr., Esq., attorney for Credit Acceptance Corporation, with the appearance of Richard S. Hoffman, Esq. on behalf of the debtors, and this Order having been filed with the Court and served upon the debtors and their attorney under the seven day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

ORDERED:

- 1. That Credit Acceptance Corporation (“Credit Acceptance”) is the holder of a first purchase money security interest encumbering a 2003 Dodge Ram 1500 bearing vehicle identification number 1D7HU18D93S245835.**
- 2. That the debtors’ account has contractual arrears through June 2017 in the amount of \$4,090.08.**
- 3. That the debtors are to cure the arrearage set forth in paragraph two (2) above through their Chapter 13 Plan.**
- 4. That commencing with the July 2017 payment, the debtors are to resume making each regular payment to Credit Acceptance under the terms of the retail installment sales contract. If the debtors fail to make any payment within thirty (30) days after it falls due, Credit Acceptance shall be entitled to stay relief upon filing a certification with the court and serving it upon the debtors, their attorney, and the chapter 13 trustee.**
- 5. That commencing July 2017, if the debtors fail to make any payment to the Chapter 13 Trustee within thirty (30) days after it falls due, Credit Acceptance shall be entitled to stay relief upon filing a certification with the court and serving it upon the debtors, their attorney, and the chapter 13 trustee.**

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Debtors: Craig and Michelle Hughes

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- 6. That the debtors must maintain insurance on the vehicle. The vehicle must have full comprehensive and collision coverage with deductibles not exceeding \$500.00 each. Credit Acceptance Corporation must be listed as loss payee. If the debtors fail to maintain valid insurance on the vehicle, Credit Acceptance shall be entitled to stay relief upon filing a certification that insurance has lapsed with the court and serving it upon the debtors, their attorney, and the chapter 13 trustee.**
- 7. That the debtors are to pay a counsel fee of \$531.00 to Credit Acceptance Corporation through their chapter 13 plan.**

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Craig R. Hughes, Jr.
Michelle L. Hughes
Debtors

Case No. 16-14170-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Aug 11, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 13, 2017.
db/jdb +Craig R. Hughes, Jr., Michelle L. Hughes, 109 Dealtown Road, Pittsgrove, NJ 08318-3817

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 13, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 11, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa ecfmil@standingtrustee.com, summarymail@standingtrustee.com
John R. Morton, Jr. on behalf of Creditor Credit Acceptance Corporation ecfmil@mortoncraig.com, mortoncraigecf@gmail.com;mhazlett@mortoncraig.com
Joshua I. Goldman on behalf of Creditor Bank of America, N.A. jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A. jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Justin Plean on behalf of Creditor NATIONSTAR MORTGAGE LLC jplean@rasflaw.com, bkyecf@rasflaw.com;ras@ecf.courtdrive.com
Laura M. Egerman on behalf of Creditor Nationstar Mortgage LLC bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com
Richard S. Hoffman, Jr. on behalf of Debtor Craig R. Hughes, Jr. rshoffman@hoffmandimuzio.com, lmcevoy@hoffmandimuzio.com;jslachetka@hoffmandimuzio.com
Richard S. Hoffman, Jr. on behalf of Joint Debtor Michelle L. Hughes rshoffman@hoffmandimuzio.com, lmcevoy@hoffmandimuzio.com;jslachetka@hoffmandimuzio.com
Tammy L. Terrell on behalf of Creditor BANK OF AMERICA, N.A. bankruptcy@feinsuch.com
TOTAL: 10